Bright Prospects for Opening Rich Mines

in Old Mexico-Arizona Prospectors Re-warded by New and Promising Finds, ISHPEMING, Mich., Feb. 24. - Discoveries of gold and silver are being reported constantly from all parts of the Lake Superior district. Duluth has a gold or silver sensation periodically, but nothing has ever yet come of any of the numerous rich finds reported from the neighborhood of the Zenith City. On the north shore of the lake, in Canada, the mineral wealth is very great. The silver mines near Port Arthur, in the Rabbit Mountain district, are doing well. and several of the mines now possess big stamping plants. In the Sudbury district, some seventy miles north of Sault Ste, Marie. where a "mountain of copper" was reported found a year ago, there is great activity. The mountain of copper turned out to be a big vein of gray copper ore (a sulphide). Works have been erected, and the ore is roasted, expelling much of the sulphur, and increasing the smelting value of the residue. Severa' thousand tons of roasted ore are now on hand, and with copper at the present price the venture will prove a profitable one.

quartz voins is hard to get, the prospectors wishing to keep matters quiet till they can secure clear titles to the land on which the finds are made. When this is done Canadian capital will be secured to open mines.

In Alger county, not har from the Pictured Rocks, gold has been found by Dr. Ross. His discoveries extend over a period of some six years, but, although his specimens are rich in gold and silver, no attempt has been made by other men to explore for gold and silver within the limits of Alger county.

Sixty miles west of Ocento, Wis., in Marinette county, explorations are being carried on under Chedward Brown, an old California miner. The funds are furnished by a poal of wealthy rosidonts of Marinette and Ocento, Wis., and this syndicate has bought over a thousand acres of land near the find. No attempt has been made to beom this section, but work is going on steadily, and some rich sneetmens, and to ecome from the shaft now being sunk, have been shown.

Escanaba, Mish. men are doing exploring work near Foster City, on the Felch Mountain range, where gold was found inst fall. A small amount of gold was found in the sand of a small river bed. So far as known this is the only placer gold in the Lake Superior district.

Near Watefield operations are being conducted by E. S. Jones, M. Westcott, L. Sweet, George H. Howe, D. F. Strobeck, all residents of the Gogobic iron range. A button of gold and sliver valued at a deliar was obtained one day last week from three ounces of quartz. The assays show the rock to be rich in mineral.

There are other explorations in the Gogobic hassays show the rock to be rich in mineral.

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There is some talk of building a m

Information about the fire.

Another by find of wold has been made north of the Michigan gold mine, on the property of J. Maurice. Nearly \$1,000 worth of gold has been taken out already from a twelve-loot shaft. Several other prospecters have secured very rich rock during the past week.

A SEVERE SEASON FOR MINING. A SEVERE SEASON FOR MINING.

SILVER CITY, N. M. Feb. 24.—Another snowfall has seriously interfered with active mining
operations. The winter of 1888-9 will long be
remembered by mining men in New Mexico
as one which has interfered more seriously
with the mining industry than any previous
one in the history of the Territory. But what
is lost on account of bad roads during the
winter will be more than balanced by the certainty of having a good supply of water for the
coming months to operate the mills, many of
which usually have to remain idle for weeks
during the summer.

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during the summer.

English capitalists have purchased some
mining properties in the Cow Springs district,
and a mill will be creeted there this year.
With a mill in the district a number of mines
in that section can be worked at a fair profit,
Heretolore are has been freighted from these
mines, and its value was almost entirely spent
in mining, hauling, and treating.

Five stamps in Davie's mill at Finos Altos are
at work on ore from the Golden Glant mine

Five stamps in Davie's mill; at Pinos Altos are study on ore from the Golden Glant minos with good results. The ore body in the mine is sowly but steadily increasing as development work goes on, as has been the case in nearly every projectly in linos Altos district.

There are nearly eventy-five men at work on the Sierra Grande Commissioners each to conduct the various the Sierra Grande Commissioners each to conduct the various the Sierra Grande Commissioners each to conduct the various the Sierra Grande Commissioners each to conduct the various departments of the city Government, only Valley, most of whom are working on leases.

The output is reasonable about 181,000 have been taken out of these mines, which are mainly owned by Philadelphinas, who have received more than \$1,500.00 in dividends. It was in one of the Sierra Grande Commissioners lasted of Tripte-head Commissioners as tended of Tripte-head Commissioners as the Police Commissioners when the same as in those of the United States, and bot Romans to get the Linder of Tripte-head Commissioners as the Police Commissioners when the testimony about the same as in those of the United States, and bot pring that testimony, when guitates the Police Commissioners as well as the Police Commissioners as well as the Police Commissioners save the old chancery the commissioners are all wheels of three commissioners each to conduct the various the second of the commissioners as well as the Police Comm fuelng steadily, and paying something more

ducing steadily, and paying something more than expenses.

Mising men in this section are getting anxious about the building of a proposed railroad from Denian, forly seven miles coutheast of this city, through the Sierra Madres in old Mexico. It is known that in this region some of the richest mines in Mexico have been found, but the extrane difficulty of getting into that part of diexico and the exorbitant prices demanded for anything that is not would be accompanied for anything that is not would detect the second there. In the second the second manner of the second for anything that is not would be second there. The railroad will entirely change this state of affairs, and its commencement is anxiously awaited.

The ore in the Sierra Madres is generally of high grade, and there are mines which have been packed on the backs of burros for hundreds of miles through a country where there has never been a sessicion of a wagon road. It is reasonably certain that the indiroad will be commenced this year, but the mining region of the Sierra Madres will hardly be reached before the middle of next year.

NEW PROSPECTS IN IDAHO.

NEW PROSPECTS IN IDARO.

IDARO CITY, Idaho, Feb. 24.—The Elkhorn mine, ten or twelve miles north of this place, has made a spiendid showing for the past month's run, the 5-stanp mill yielding ever \$21,000 in gold. This mine yielded enermously in 1865, but the payenter was lost. Mr. Turner, the present owner, bonded the mine to Boston capitalists two months ago for three months, the consideration being \$53,000. Had the company paid \$5,000 on the purchase price within forty days he would have been required to suspend crushing, and the company could have made the price of the mine in two of three months easily.

or three months easily.

Both the Forest King and Washington on the Sub Rosa vein, are yielding unusually high-grade ore. The Forest King nill will commence crushing Washington ore in two or three days. The lessees of the Tough Cuss, in Gambrinus district, have splendid ore, which they

extracting as soon as the shaft is retimbered.

John M. Danskin, a large mine owner of
Chean Mountain, says he will undertake to ave a pack train into that rich land district by be first of April. He is also orging the conthe first of Auril. He is also urging the construction of a wagon road in there from Barener, this county, dering the season, which will
make this place the base of supplies.
J. N. Hall has discovered the vein that feeds.
Babboon, one of the rich placer guiches between this place and Centreville. Prospectors
have been hunting for this vein for twenty-live
years. It is narrow being only four or five
inches wide, but exceedingly rich.
The owners of the Lew Tarrif, one of the
veins near this place carrying copper, are developing it. The prospects are favorable for a
good copper mine.
Several owners of rich surface prospects on
Bummit Flat are getting ready to develop their
veins at greater depth. Summit Flat is a lew
miles northeast of the Fikhora mine and on
the same mineral best.
Some ore almost solid silver is being ex-

miles northeast of the Elkhorn mine, and on the same mineral helt.

Some ore almost solid silver is being extracted from the 500 foot level of the Fanner mine. This seasons run will be a very fuecessful one, as the ore coming out is much richer than any horstofine extracted. Now hotsting works will be erected at the mine as soon as the roads are in sendition for their transportation groun loose (ity.

The Faradise mill at isomants. Custer county, is turning out large quantities of gold builton. William Sweet has a mine on Elk treek, the Revenue, bonded to a lesson company. He is in receipt of a telegram saying that the purchase money will be here inside of two weeks. It is an extracted article large vein, the car streak being ten or twelve feet in whith. The mine will be a fine property in the hands of

MORE STRIKES IN ARIZONA.

been completed and is in working shape in the Bunker Hill mine, and the property is in splendid shape for work. The Hirschal is being put in good working shape. The hoist used in sinking the new double-compartment shaft of the Bunker Hill has been moved to this mine. The intention is to put down the shaft to the depth of the winze from the 66-foot level and make connection with it. This will give the owners a chance to stope out a large body of high-grade ore from the 125-to the 66-foot level, sterling Silver is the new name for the Ground Hog Company. The Ground Hog, Vizina, and a number of other mines are owned by this new company. They have all proved buillon producers in the past, and the ground has only as yet been seratched over. They are erecting a new mill, which, when ready, will be supplied with ore from these mines.

Sixty men have been put to work in the Clifton district grading a site and building a flume for a twenty-stamp mill at Gold Hill, known as the Friend property. This property is now in Clinton, Mo. The Tueson Sampling Works shipped two cars of silver and lead on to Eastern reduction works yesterday aggregating 70,000 rounds.

Considerable lecal excitement has been agitating the mining fraternity in Tueson this work. A week ago some prospectors, while prospecting in the Tueson mountains about six miles from town, found a ledge of exceeding rich gold-bearing quartz. The assays run high, and many men from the city are scouring the hills looking for other veins, W. C. Davis has located four claims, two of which he says are quite promising. Those mountains have been prospected for years, and although a large number of small ledges of low-grade ore have been discovered, yet to the experienced eye the formation is all that could be desired. Miners who came in last night say if the strike continues as promising as at present it will develop into one of the richest discoveries in Arizone.

surer bearing quartz. Some very rich specimens of quartz studed with gold have been taken from there, but reliable information regarding the extent and exact location of the quartz voins is hard to get, the prospectors wishing to keep matters quiet till they can secure clear titles to the land on which the finds are made. When this is done canadian capital will be secured to open mines.

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Sixty miles wested Oceato, Wis., in Merinette county, explorations are being carried on under Chedward Brown, an old california miner. The funds are furnished by a pool of wealthy residents of Marheette and Oceano, Wis., and this syndicate has bought over a thousand acres of land near the find. No attempt has been made to boom this section but work is going on steadily, and some rich specimens, said to come from the shaft now being samal, have been shown.

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DENVER, Feb. 24.—Dr. Munson, the director of the Denver mint, has forwarded to the Secretary of the Teasury a report of the mineral output of Colorado during the year 1888. It shows a wonderful increase in sliver, a great proportionate gain in copper, and a healthy growth in lead production. The gold shows a decrease. The total increase in the four metals over 1887 is \$9,294.000.

The new Sheridan mill at Tellunde has at last reached a capacity of 120 tons per day. The Uinarron mine near the Sheridan mill has made a total output of \$300,000. The mine is new fide and the ore apparently exhausted. Some ladies in Idaho Springs found small "gold mines" in the crops of chickens they were dressing, and now the dealer is trying to find out where they were raised, in order to locate a claim.

were dressing, and now the dealer is trying to find out where they were raised, in order to locate a claim.

Things in the carbonate camp are rather quiet at present. The queen of the West on Jack Mountain is producing a little ore. The remarkably open winter has been very favorable to mining operations in the high camp of Kokoma and Robinson. There is about two feet of snow there now, when usually, at this time of the year, there is from six to eight feet. The Olive Branch Mine at Leadville is now shipping afteen tens of ore a day.

The Anticoh stamp mill near Leadville treating about eighty lons of auriterous quartz purphyry ore daily withlead results.

The late strike of the Molife Gibson at Aspen creates no little excitement among mining men. The drift which was run southward encountered a streak that run 350 ounces. On Sunday a drill hole twenty-six inches deep was driven right across the streak from one side. The prillings were saved, and on being weighed assayed 7.3%2 ounces. A remarkable circumstance is that similar ore is now being found in the lower workings of the enterprise near the base of Aspen mountain.

The mines in Tourtelotte Park are also improving. The Edison shipped eighty-seven tots on Menday, and since then has averaged 100 tons a day. A specimen of lend ore taken out on Tuesday from the bottom of the facility ran 1.970 ounces silver, and 25 per cent, lead.

THE JERSEY CITY CHARTER BILL. Single Commissioners Instead of Triple-head

appointed by the Foard of Aldermen. They are the only officials who will not be appointed by the Mayor.

Steaker Hudspeth told a Sun reporter yeateriaty that Senator Edwards would introduce the bill in the Senato to-morrow, probably, but at the same time he said it would not be introduced until all the Hudson county members were satisfied with it, and he admitted that at present the members were not all satisfied. The bill is being considered by Newark men at present. They are not satisfied with it at all, and they say they will not vote for it. If the Hudson county members succeed in having the bill passed, seeral of them will not be forgotten when appointments are made. when appointments are made.

Production of Gold and Silver.

WASHINGTON, Feb. 24.—The Director of the Mint has submitted to Congress his report on the production of gold and silver in the United States during the calendar year 1888, The gold product was 1,644,927 fine ounces of

the value of \$31,175,000. This is about the same as in 1887, being an excess of only \$175,onces, of the commercial value of about \$43,onces, of the commercial value of about \$43,onces, of the commercial value of \$52,195,000.
This is an increate of \$4,315,227 fine ounces over
the product in 1887. In addition to the product of our own mines, some 100,000 ounces
of sliver were extracted in the United States
from for the orea and buildon, principally Mexlean. The total refused product of the United
States was: In good, 1,77,877 fine ounces, and
of sliver old,28,008 fine onners.
The average price of sliver during the year
was about of cents. At this price the buildon
value of the aliver contained in the sliver dollar was ,72,6. At the highest price of sliver
dellar was ,72,5. At the buildon value of the sliver
dellar was ,72,5. And at the lowest price, 70,5.
The Director estimates the consumption of
good and sliver in the industries in the United
States during the calendar year 1898 to have
been: Gold, \$14,000,000; silver, \$2,280,000. 000. The silver product was 45,783,682 fine

The New Jersey Companion sof the Leval Legion will treet in Treaton to nearthw, and will take steps to indice every officer of the war of the rebellion steps to induce every officer of the war of the resenting in the Juste to become a member of the Legion. A committee, consisting of extinities states remained for windows, so and for a function. With Major colin, ten, diphant, Legion Wight, Licut, Killer, Capte Wilson and Ered, Col. Fitums, ten, karge and surgenit Picips, have teen appointed to visit the officers who are not members.

Court Calendars This Day.

Suppleme Court-General. Them.-Recess continued Charaches-Monton unlendar called at 41 of 1900. Precial Division Part 4-Plears, No. 1207, 1206, 1206, 1207, 1208, 1207, 1208, 1209 Supplement Court - General Term, - Recess continued Character - Succession of Court - General Court - 77. 36. 14. — Adjourned until next 141 Tuna.— No. 4. English Tuna.— No. 4. English Tuna.— Char. No. 4. English Tuna.— Char. No. 4. English Tuna.— No. 4. English Tuna.— No. 4. English Tuna. 1970.

HAPPY-GO-LUCKY RAILROADING. No Telegraph to Tell the Express that an

A gentleman from Boston who arrived on Saturday from Chattanooga described to THE Sun reporter yesterday an accident on the Shenandoah Valley Railroad on Friday night, which came near putting an unpleasant termination to his earthly travels. When THE SUN'S informant boarded the train at Chattanooga at 10 o'clock on Thursday night it consisted of an engine, tender, one express car, a combined baggage and smoking car, an ordinary passenger coach, and a Pullman sleeping car. The train is known as the Memphis through train. At 7% P. M. on Friday the train was running tonville, and between two long trestles, It was very dark. The passengers had tonville, and between two long tresties. It was very dark. The passengers had just finished supper. The track to Bentonville was up grade. In the dark, unsignalled and unperceived, a runnway car was lowling down the grade toward them. The car was loaded with steel rails, and was coming down till at a tremendous pace. The engineer first saw it when the gleam of his headlight reached it. He had time to jump from the cab. He sprang through the window, landed on his hands, and ploughed over soil and rooks, isocrating both arms badly. The firoman was still in the cab when the collision came. The steel rails ploughed into the engine, smashing the piston and boiler heads, and turning the engine upside down. The fireman escaped, badly scalded, The track was ploughed up, the tender and express car deralled, and the contents of the latter, including the express messenger, were sent flying into space. The messenger was out about the head, but not seriously injured. The passenger cars escaped damage.

The fireman was found wandering in the woods, half crazed with suffering. After a delay of five hours the train was able to proceed. The passengers were very indignant when they learned that the railroad employees at Bentonville had been aware of the escape of the freight car and had sent word for a wreeking car before the collision occurred. The only explanation vouchsafed for not having notified the train at once of the lower stations was that there was no telegraphic communication nearer than Luray.

TOOK TWO DETECTIVES FOR CROOKS. An English Thief Offers His Services as a "Walking Fence."

There is a saloon in Harlem that is well known to the police as a crooks' resert. It is a invorite lounging place for Inspector Byrnes's detectives who are looking for points. Last almost anything but respectable, judging from their dress and general appearance, drifted up to the har and attracted the attention of a dapper-looking man with a blond beard, which was parted to disclose a large diamond pin in his searf. He was about 5 feet 7 inches in height, showed an advanced stage of muscular development, and was dressed in the As the two disraputable-looking men went

out of the saloen he followed them, and after a short conversation, he offered to dispose of any "pelt" which they might have. He said he was George Goodwin, a "walking fence," or middleman, who would purchase goods from light-fingered gentlemen without asking any questions. middleman, who would purchase goes from light-fingered gentlemen without asking any questions.

His two new friends were rather shy, but they agreed to gneet him on Friday evening in a room at Twenty-sighth street and Seventh avenue and talk matters over. On Friday evening they kept their appointment, and Goodwin eloquently parsuaded them that he was "no detective and knew a thing or two that might be of use to them whenever they made a good haul." He then asked for their credentials, and they showed him the cards and badges of Detectives Vallely and Evanhoe of Inspector Byrness staff. His two new friends clung to him affectionately, and persuaded him to go to Police Headquarters, where he was photographed. He was recomized as a well-known English crook, who at different times has been known as Bill Snow. John Green. Bill the litute, and Sheeny Bill. He has recently served a term in an English prison for bank burglary, Yesterday merning he was brought to the Esex Murket Police Court and released. He considered his captures credit to the New York police, and said so.

EVIDENCE AGAINST THE POLICE.

The Liederhronz Society Collecting Indi-vidual Complaints.

The committee appointed by the Liederkranz Society a formight ago to make plain to the Police Commissioners how badly Capt. Reilly's bluecoats behaved at the society's ball in their manner of stopping the sale of intoxithoroughly than was at first contemplated. It has not only postponed its call on the Commissioners from last Tuesday to an indefinite epoch in the future, so that it may have time to gather testimony about the conduct of the police, but it proposes to bring that testimony, when gathered, before the Mayor and other city officers, as well as the Police Commissioners.

and N.IN, E. winds. On Feb. 23, at 9:20 P. M., off South Hatteras shoals, made out a flash light to the eastward, which soon afterward was followed by a Coston distress light ired, white. and red) and a prolonged whistle, which and red) and a prolonged whistle, which showed the vessel to be a steamer in distress. The froqueis was then brought round, headed to the northward, and slowed down. The Coston signal was repeated, but owing to the heavy northeast gale, heavy sea, and a vapor fog, was unable to see the vessel or hold communication with her. At 2 P. M. we suddenly test sight of the signal, and the froqueis, laboring heavily, we kept off on our course.

The steamer Cachemire (Br.), from Rio Janefro, for New York, which put into Port Royal on Feb. 7 with loss of rudders, &c., passed between Frying Pan and Lookout this afternoon in tow of tugs Monarch and F. J. Merritt.

Neche Will Tell the Whole Story. CHICAGO, Feb. 24 .- Louis W. H. Neebe returned from Joliet yesterday, where he went to see his brother, Oscar, the Anarchist. Prior to going Mr. Neebe had a talk with Judge Gary, who presided at the Anarchist trial, on the sub-ject of a petition for the prisoner's pardon, and was told that when Oscar had made him a full statement regarding the formation, workings. statement regarding the formation, workings, and plans of the Anarchistic groups, including the Lebr and Webr Verein; how he became marshal of an armed body marching on the Board of Trade; how he lost or injured his fineers in experiments with dynamite; what steps he and others took in the consummation of their proposed social revolution; when he exposed all the plans and schemes of the defence during the progress of the trial and then expressed regret and contrition, then he the Judgel would be in a position to say what he would do on the question of signing a petition for pardon. A statement of the requirements was laid before Oscar, and he agreed to fulfil them. The prison authorities have furnished him with stationery for this purpose, and the statement is probably being written new.

READING, Pa., Feb. 24.-Fraudulent horse and mule insurance has taken the place of grave, and and marriage insurance in this sec-tion of Pennsylvania. A company was started in Reading three years ago to do a legitimate business in insuring horses and mules, but according to the statement of its President, ex-Alderman Fisher, some bad men sitpped in as

Several of the handlers in Gov. Ames's shove! work, in Sorths Eaton. Mass, have struck because of 1793 305. Fart II—these numbers of 378,1078, and 1038, 1108, 1048, 1 SAVINGS BANK INVESTMENTS.

Western railroad affairs have so occupied public attention during the past few weeks that sufficient notice has not been taken of a matter of much greater importance to the ma-jority of our citizens. All the while that we have been watching what was going on in Illinois, Iowa, and Missouri, a measure has been quietly pushed forward in the Legislature of our own State designed to work a radical change in the method of investing the funds of savings banks which has been followed for many years, and which, up to this time, has

been jealously protected from alteration.

As the law new stands, managers of savings banks are allowed to invest the money in their keeping only in bonds issued by the United States or guaranteed by it; bonds of this State, and of any other State which has not defaulted In its obligations within ten years; the stocks or bonds of any city, county, town, or other public corporation authorized by law; and, up to 60 per cent, of the bank's deposits, in bonds secured by mortgages of unincumbered real estate situated within this State and worth double the amount loaned upon it. A savings bank may also own a bank building, and it may hold for a limited period of time such real estate as it is forced to take under foreclosure, or to secure a debt. It is now proposed by State Senator Raines and Assembly-man Rhodes, in a bill which they have prepared for the purpose, to enlarge these powers by the following addition: In the stocks or bonds legally authorized of any city incorporated under the laws of the States of Maine, Massachusetta, New Hampshire, Vermont, Rhode Island, Connecticut, New Jersey, Pennsylvania, Ohio,

spectively, which cliv has in each case at the time of such investment more than 50,000 inhabitants, as ascer-tained by the United States or State census made next preceding such investment, and whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, does not exceed 10 per centum of the valuation of the taxable property therein as ascertained by the valuation of such property made as ascertained by the valuation of such property made for the assessment of taxes next preceding such invest ment, and which city has not, nor has the State in which such city is situated, defaulted in the payment of any part of either principal or interest of any of its stocks or bonds within ten years next preceding such investment; provided, however, that it shall not be inwful for any savings bank to invest more than 25 per cent. of its assets in the stocks or bonds of cities situated out of this State, or to invest more than 236 per cent of its assets in the stocks or bonds of any one of such cities, or to invest in more than 5 per cent, of all the stocks and bonds issued by any one of such cities, or to make any investment in the stocks or bonds of any city situated out of this State which have been or shall be issued to aid in the construction of any railroad. The term indebtedness of any city, used in this section, shall be construed to de-note the indebtedness of such city after deducting the amount of sinking funds available for the payment of The amendment is carefully drawn, and by

Illinois, Wisconsin, Michigan, Missouri, or Colorado, re-

its terms it applies to only one-quarter of the assets of our savings banks. Yet, considering that the total of these assets is not far from \$600,000,000, and the number of depositors intorested in their safety is nominally 1,300,000. and really at least 500,000, the innovation is serious and important. If it should prove to be a mistake it would put in jeopardy nearly \$150,000,000, and even though for a time it should have no bad results it might lead to further changes which would prove disastrous. It must be conceded that there is a great deal to be said in favor of the proposed measure. The amount of money in our savings banks is so large, and so much other capital is constantly competing with it for the purchase of the securities to which it is now restricted. that the income it returns has been reduced to a very low figure. United States bonds barely yield 2 per cent, per annum, and are scarce at that; State bonds cannot be had at any price; loans upon bond and mortgage are difficult to place in large amounts even at 4 per cent. and the obligations of cities York and Brooklyn sell at prices which make them pay barely 25 per cent. Indeed, I hear that the financial authorities of this city are seriously considering whether they shall not make the next issue of its bonds bear 21, per cent, on their face, since, if investors will give 108 and 110 for a 3 per cent, bond, which, allowing for the loss of the premium at maturity. returns only 2% per cent net, it may well be assumed that they will give par, or a trifle above par, for an absolute 23 per cent. bond. Besides, a bill recently passed, and now before the Governor for his approval, authorizes executors and trustees to invest in New York city bonds the same as in those of the United States, and

panies are full of it at 2 and 2 is per cent., and are likely to keep it for a good while to come. Moreover, the banks hold at present an immense amount of securities, which, like the United States 4 per cents., will mature in a few years and be paid off at par. These securities bear interest at 4, 5, 6, and even 7 per cent, per annum, and it is this large interest which helps make up the average of 3% per cent, which, as I said, the depositors are now receiving. As soon as these high interest bonds run out, and the principal has to be reinvested. as it probably will be, at 2% and 3 7 cent. it will not be possible to pay depositors anything like what they are getting now. For, prudent management requires the reservation of a surplus to guard against accidents, and with the maturity of the high-priced investments now on hand, the premium on them, and with it the existing surplus of our savings banks will almost disappear. For example, of the 49,000,000 surplus reported by the Bank for Savings in Bleecker street, \$7,000,000 consists of premiums; of the \$11,000,000 surplus of the Bowery, \$8,000,000 premiums; of the \$6,000,000 of the Emigrant Industrial, \$3,900,000 is the same, and so is \$6,000,000 out of the \$8,000,000 surplus of the Seamen's Savings Bank. From the nature of the case, therefore, the savings banks must either begin now to reduce their dividends, in order to repair the gradual inroad made upon their surplus by the decrease of their premium account, or they must suddenly reduce them when their present investments mature. The argument in favor of the proposed en-

largement of the investment power of savings banks consists, therefore, in the facilities it offers to the profitable employment of their deposits, and the increase it would allow in the dividends paid to depositors. Viewed in this light alone, it seems desirable. Considered in another aspect, much may be said against it.

The fundamental principle of sound savings bank management is to aim, first and last and all the time, at keeping the deposits safe, and making the income derived from them a matter of secondary importance. This is a proposition which, in our busy, restless, pushing, and enterprising American world, we forget too easily. We are so accustomed to deriving a profit from the use of our money that we have got into the habit of regarding this profit as the chief if not the only value of money itself. Spending one's principal we look upon as a sort of financial suicide, and if we exceed our income in one year we think we should make up the deficiency by a corresponding retrenchment in a following year. Yet it is not so long since taking any interest for money at all was regarded as immoral and even sinful. The very word "interest," which has replaced the ancient "usury," marks the subterfuge by which the casuists of the middle ages evaded the prohibition of the Church against exacting payment from a borrower for the "use" of the money lent to him. It embodies the fiction by which the lender was supposed to be compensated for the damage he suffered through putting his money out of his hands, and not for its hire. The old prejudice against receiving this hire

survives in the odium which attaches to taking a higher rate of interest than the law alows. It is called "usury." and it is punished in this State by the forfeiture of the principal and by more serious penalties. Yet it is plain that there is no essential difference between making a borrower pay 6 per cent, and making him pay 7 per cent.; or between making him pay 6 per cent. in New York and 10 per cent. in Kansas. I mention this merely to show how comparatively modern is the custom of paving

interest, and how ancient is the idea that the

safety of the principal is the important thing.

In fact, when at the beginning of the century. savings banks were first instituted. It was for the purpose of taking care of the savings of the poor, and the interest paid to depositors was regarded as an additional and unintended benofft. A workingman's earnings are the interest on his capital of strength and skill, and that portion of them which he lays by from time to time is his surplus income. Lefore there were any savings banks this surplus was either hidden away in secret places, and often lost or stolen, or it was squandered in useless expenditure. To provide a safe depository for it, and to preserve it where its owner could be sure of finding it in time of need, was what the original savings banks had chiefly in view. They were regarded by their founders as charitable institutions, and are so regarded still, I am glad to say, in many cases. The trustees of our New York savings banks serve without pay, and in this city they are mostly gentlemen of wealth and financial experience, who perform the duties of the office from purely benevolent motives. Even the salaries paid to many savings bank Presidents are nominal in amount considering the talent and the high character of the men who receive them. I am not surprised, therefore, at the opposition which I hear our New York savings bank managers make to any innovation on the present rule for invest-ing the money in their charge. They look upon it as an entering wedge which eventually may split the doors of their vaults wide open. Reading carefully the proposed amendment

only the towns and cities of New England, of the Middle States, and of the older Western States, but also those of Missouri and Colorado. As to New England towns and cities the amendment will be of no use, because the savings banks and the local capitalists of that section will absorb all the loans of the kind likely to be made there. The same is true of New Jersey, Pennsylvania, and Ohio. As to Illinois, Michigan, and Wisconsin the objection is that they are too remote from this State for our savings bank officers to become sufficien ly well-informed as to the value of the securities offered, and Missouri and Colorado are still more objectionable for the same reason. Towns and cities in these latter States spring up in one night and vanish in another, and non-resident creditors have little assurance of help from the local courts in collecting debts. Buying into a lawsuit is not a good business for anybody, least of all for savings banks. Of course, the retention of the present limits to savings bank investments will tend to still further reduce the interest the banks can earn and, as a consequence, the dividends they can pay their depositors; but this, as I have pointed out, is not a ruinous result. There will still be some dividend for depositors, and their

to the law, it will be seen that it embraces not

principal will continue to be, as it is now, safe beyond doubt. If the pressure of money seek-ing borrowers enables the towns and cities of this State to get it at 25 and even 2 per cent per annum, the depositors, as citizens and as direct or indirect taxpayers, will share in the benefft of the reduction. If, further, mans on bond and mortgage on real estate go below 4 per cent., it will stimulate building, and thus fur nish employment to the earners of wages for whom principally savings banks are intended.

MATTHEW MARSHALL.

MARINE INTELLIGENCE.

RINIATURE ALMANAC-THIS DAT. High Water-This Day. Sandy Hook. 3 101 Gov. Island. 3 50 Hell Gate... 5 40

Erruria, Walker, Liverpool Feb. 16 and Queen oa Erforia, whiter Erverpool rea, to and fown 17th, or Richmond Bill, Perry, London, Se thy of Chicago Redierd, Liverpool, as La Breingne, to Josephin, Havre, Se thindal, Fraver, Bermidal, Se Wyanoke, Blakeman, Norfolk, Se Herman Winter, Habert, Boston, Ship Chan Robertson, Wilson, Manila, Bark China, Selberg, Hamburg, Bark Grundloven, Ellingsen, Stettin, Hark Grand Le Schulfeld, Scholfeld, Calcotta, Bark Rebecca vrowell, Bray, Auckland, N. Z. Bark Leon Poncado, Depelo, Cape Liwn, Brig Americus, L'atterson, Norant Bay, Ja.

For later arrivals see Joittny About Tow.

For later arrivals see Jottings About Town.

ABELTED OUT.
Sa Suevia, from New York off the Ligard. Sa Wyoming, from Queenstown for New York, se Aurania, from Queenstown for New York.

Business Rotices.

Keep's Bress Shirts made to measure 6 for \$8. Sone letter at any price. SOR and SH Broadway. MARRIED. MULLINER-DUGANE, On Wednesday, Feb. 20, 1889, by the Rev. Dr. Bruce, at the Bereau Baptist Church, Rosalis E. Dugane to E. Benjamin Mulaner, both of

ANDARIESE -On Feb. 22, Harriet Andariese, widow of ANDARHESE —On Feb. 22. Harriet Andariese, widow of John Andariese.
Funeral wall take plane from her late residence, 5dl 2d av. today, at 21 P. M.
COOKE.—At the Hotel Gladetone, on Friday, 22d inst., the Rew Wm. H. tooke, assistant minister of Trinity pariets in the 52d year of his age.
Fineral services at St. John's Chapel, Varick et., on Monday, 25th inst., at 11 A. M. Interment in St. Mark a churchward, 10th at.
DE FILE, -On Friday, Feb. 22, of Bright's disease, Minnie E. Sammons, beloved wife of James M. De Fes.
Fineral services his evening at 8 of check, at her late residence, 74d East 13th at. Interment Tuesday morning.

FERNS -On Feb. 22 at his residence, Daniel Ferns,

wife of Max Hermann and danger.
Hot Horwitz
Hot II - in Hursday, Feb. 21, John C. Hoch, in the 70th
year of his are
Relatives and friends are invited to attend his funeral
this atterness att 10 clock. from his late residence.

Relatives and friends are invited to attend in automostic than iteration at 10 clock. From his late residence, 23: East John at 10 clock. From his late residence, 135: 12th at. Long Island City. Elia T., beloved daughter of John Horan.

High mass at S., Mary's Homan Catholic Church, to than at 10 o clock sharp. Funeral at 11,30 A. M. HORGAN.—At her residence, No. Last Nod at., Mary Horgan, aged 52 years.

Fineral to-day at 10 A. M. from St. Monica's Church, East 79th St.

HOWELL.—buddenly, Feb. 23, at his residence. New Hymnswick, N. J., Marian A. Howell, in the soft year of his age.

Hant form St.

How Ed.: —buddenly Feb. 23, at his residence. New Hempswick, S. J., Martin A. Howell, in the 55th year of his age.

Fineral services will be held at his into residence, 51 Buyard st, on Wednesday, at 2.50 F. M. Trains leave win Fenney Vanna Ratironal at 12 Feanual Fr. M. Lewis. —At his late residence, 150 East-4th st, dischard A. Lewis, J. Hempson, 150 East-4th st, dischard Linear Artist and J. Hempson, 150 East-150 Ann. aced 22 Liviber of Imperal in the morrow's papers.

LINDER, daughter of Mary Ann and the late William Lance of Jeneral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 217 Fast. 29th st at 1 F. M. to-day. Fineral from 150 Hewes at. Hrooklyn, Waiter L. son of the late Hellery W. Livingston Manor, in the 30th year of his age.

Later from 150 Fast. 29th st at 1 Fast. 20 A. M. The reversed ciercy, relatives, and friends are remested to altend.

Matter for started at 150 Fast. 20 Janes Maher, aged 24 years.

Funeral from the residence of his aurit, Mrs. T. Farrell,

MAHER—On Saturday, Feb. 22, James Maher, aged 24 years.

Putteral from the residence of his aunt, Mrs. 7, Parrell, Guttenburg, to day, at 20 clock P. M.

VAN WORRT—On Friday evening. Feb. 22, Maria Louisa, widow of Joint V. Van Woert and daughter of the late francis Gross.

Funeral services this afternoon at 20 clock at her residence de East 25th at.

WALLAGE—On Feb. 22, James B. Wallace.

Funeral services at his late residence, 724 Lexington at. to day, at 14 A. M.

WELCH—on Sunday morning, after a long and painful liness, Philip Henry Weed, in the 38th year of his see.

Funeral services on Tuesday, the Toth inst., at 2 P. M., from his late residence, 35t defersion av. Brooklyn. Intermental Amelica. N. V. V. Labor. Funts Cibb. Funeral services on Tuesday, the Politinal, at 2P M., from his laters idence, St. Jederson av. Brooklyn. Intermental Angelica. N Y Milbith. — the members of the Hoboken Turtle Club are requested to strend the funeral services of our late associate, William Wilson, at the former residence of the decreased 28t West 11th at, in this Monday, 25th inst. at N. W. Will, H. TUWNLIEV, Fresident, C. L. KINGSLEV, Searchary, WALL.—On Tuesday, Feb. in, at Les Angeles, Cal. William Walt, in the 3rd year of his age, youngest sen of Eliza A and the late thurtes Wall.

Notice of funeral hereafter.

Personal Motices.

LUPLILLA'S UREAN OF ROSES, the only genuine, a wonderful preparation that will obdigate and prevent with her, arranted harmless Price, 30 cents hold by all urugaiets.

11. It. 10.83a, 13th and Brown ste. Philadelphia, Pa.

Mentistru.

BEAUTIPUL TEETH. 24. 51. 58; gas, 50c; physicial ing. 51; work warranted. DESTAL CO. 514 Sd av. DR. FULLER'S Dental Pariors 74 Variok st., cor. Ca-mai; first-class work guaranteed at moderate prices. Mew Publications.

Hem Publications.

SCRIBNER'S MAGAZINE THE RAIDWAY MAIL SERVICE. EX POSTMASTERGEN T.L. JAMES ///

A most interesting and valuable paper illustrated by many drawings from sketches made on the mail trains by Herbert Denman. General James strongly commends the civil service laws as applied to the service, and has much to say which must excite attention. The article forms the eighth of the successful RAILWAY SHILES. The April issue will centain a paper in this series by CHARLES FRANCIS ADAMS. R. L. STEVENSON'S serial, "The Master of Ballantrae," is continued accompanied by a (frontispiece) full-page drawing by William Hole.

A GERMAN ROME is the title of a valuable paper by W. B. Scott, describing the re-which for more than a century was the capital of the Roman Empire. Fully illustrated. WAGNER'S HEROES AND HEROINES. A delightful paper by W. F. Apthornesting and include many portraits in character of theighief singers in the Gorman Opera. SHORT ARTICLES: "Mexican Superatitions and Folk Lore," by T. A. Janvier and "Economy in Intellectual Work," by W. H. Buraham. THE END PAPER is contributed by Henry James, who writes "An Animated Con versation" (in dialogue form), discussing international social

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he ale and lager beer properties of the Greenway, Haber-National, Germania, and Crystal Springs Companies. and Thomas Ryan, Moore, Quinn & Co., and Geo. Zett of

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10,000 shares of \$100 each S per cent cumulative preferred stock. 4 per cent. payable semi-annually. 10,000 shares of \$100 each common stock. \$1,000,000 first mortgage6 percent, 20-year gold bonds, nterest payable semi annually. Of the foregoing, \$1,200,000, in equal proportions, ave been taken by private subscription.

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\$600,000 1st mortgage go'd bonds.

\$600,000 S per cent, cumulative preferred stock, \$600,000 common stock. The three grades of securities cannot fail to recom mend themselves to all investors. Subscription books will open on Wednesday, Feb. 27, and close at noon on Saturday, March B, unless the full amount is taken at an earlier date. Subscriptions must be made on forms which will be furnished to applicant Ten per cent of the amount of each subscription must be deposited when apprecation is made, and the re-mainder on or before March 15, 1888. The right is re-served to refuse any application. Should the full amount applied for not be allotted, the surplus paid on dirst deposit will be appropriated toward the sum due of alletment. Where no allotment is made the deposit will be returned in full. We reserve the privilege of

of such allotment has been mailed to the address of the While it may not be generally known, it is a fact that English broweries are mostly owned by stock doings English prowerles are mostly owned by stock compa-nies, their shares listed on the London Stock Exchange and held at high premiums, and the tremendous over-subscription for such shares, whenever they are effered, shows with unfailing certainty the esteem in which

cancelling any allotment on which the balance du

shall remain uppaid for more than ten days after no

Finnagan & Noy, floated in London just August under the name of the New York Breweries Company, Lim ited, were largely oversubscribed, and the ordinary of common stock, sold then at par, new commands a premium of 60 per cent, and pays 15 per cent, dividends.

The Syracuse Brewing and Maiting Company was or ganized to purchase and operate the establishments above named, which comprise all of the brewery proper-ties in the city of Syraeuse, excepting that of William Kearney's, which has an output of only about 17,000 bar reis of ale iper annum. The Brewing and Maiting Com-pany will be managed by the same experienced men-with have conducted the principal brewing operations

in Syracuse for years.

The purchase includes the real and personal property. good will and materials of every kind and descripts belonging to the various concerns already mentioned. The real estate, which, with the fixtures, has an actual

The real estate, which, with the fixtures, has an actual value of over \$1,500.000 embraces some of the most valuable sites in Stracuse.

Situated as its, in the centre of an agricultural company to the dapted to the growth of barley and hops, the advantages which Syracuse possesses for a business of the character conducted by this company cannot be overestimated.

The plants in all the different breweries are modern and in perfect working order, and working thoroughly and salisfactorily at this time. Three of the breweries were tuit in 1888. The expenditure of \$50.000 men inaring the present capacity would enable the company to brew 580,000 barrels annually.

Mr. George H. Church of 40 William st., New York, and Messra Valden, Erooka 4 Donnelsy of 11 Fine sl., New York, employed by E. S. Chapith 4 Co., to make a thorough examination of these breweries and report the annual average net profits of each for the year less, less, and less, after writing off a fair amount for depreciation and for year and era, and also estimating the probable sum that could be saved each year under this company's management, certify that the annual net profits for said years, busing the carrings of the new braweries upon their output for the activities of the wear the profits of the carrings of the new braweries upon their output for the activities of the new braweries upon their output for the activities of the new braweries upon their output for the activities of the control of the contr

Net to Company \$272,000
Applying this sum of net earnings as follows:
To jaylight of interest on first intrigage bounds
To paylight of sper cent interest on preferred stock \$60,000 140,000

Leaves a balance of
This bulance is equal to 13 2-10 per cent. applicable to
dividends upon the common stock.
The products of the company find a market in 225
towns within a radius of 109 miles from Syracuse, has
ing together a population of more than a million peopie, and where the names of Greenway and Haberla
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NEW YORK, Feb. 20, 1988.
Notice is hereby given that the certificates of the deceiver of the Florida Hailway and Asylvation Company will be paid principal and interest by the tentral Tract Company of New York, 56 Wall at, on and after March 1, 18th and that the interest in said certificates will cease on that date.

11. In DIVAL, Receiver W. BAYABID CUTTING, Chorman of the Plant as ing Committee of the Florida Bailway and Navigation Value.

Proposals.

DESPONALS FOR TOBACCO —Feb. 10. 1000 — caled a proposals, endersed "Froposals for Tobacco," will be received from magnificaturers or regular dealers of at the function of Trovisions and Cheffler, New Feb. 27 and 10. 1000 And Dealers of the Section of the Sectio

1,265 BROADWAY, Between 81st and 32d Sts.

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AT JUNCTION OF Fulton and Washington Streets, MORRISEY'S PHARMACY.

ALWAYS OPEN. Advertisements Received Until 9 P. M. A YOUNG WOMAN about 25 wanted to learn to give lessons on the sewing machine; must have business ability, reside with parents, and sneak good derman and English. Apply at store, corner 4th av. and 16th st.

A .- A.-WANTED.

A. Operators and finishers also dressmakers to operate and finish suits complete.

JULIUS OPPENHEIMER, 570 Broadway. A RIPICIAL FLOWERS.—Branchers wanted; also inching given home. A RIPPICIAL FLOWERS Good dower and rose makers and learners; call with parents.
T. SIMON, 12 Bond St., up stairs.

A PRIGHT, active lidy convaseer wanted for a new A unsiness. Address HEFERENCES, box 193, Sun uptown odder, 1,20 Frondway.

A RIFFICIAL FLOWLIES - Wanted, hands for small work. A RTIFICIAL PLOWERS - Wanted, cool branchers, STEARNS E - PINGARN S Broadway. ARTIFICIAL FLOWERS - Experienced packer want-ARE AUTHORIZED TO RECEIVE APBONNET FRANKS.—MEVER 4 (6), 38 West 14th ac.
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MAINDER AS FOR THE REside.

BONNAZ-Experienced operators wanted: steam power; steady work; learners charged \$10, KURSHELDT, 121 West 19th st. Bunck SEWERS.—A few good bands wanted, a sogiri understanding Smythe sewing machine.
EDWIN IVES, 42 Verey st. BOOK SEWERS wanted. A DE VINNE, 22 College place. BOOK FOLDERS wanted; also a few girls taken to

BLANK BOOK SEWERS and tolders wanted. 80 Lib CANVASSERS --Wanted, experienced person of good address, hight work. IMMEDIATE, box 15%, Sun up-town office, 1,265 Broadway. EXPERIENCES OF REAL PROPERTY OF THE STATE OF

EXPERIMENTED HANDS on Reavenvelope machines; steady work. New York Envelope Co., 85 down st. FEET Sewing Machine School open daily from 9 to POLDING MACHINE PERIDERS and gatherers PIRST CLASS TRIMMERS wanted for star bate 149

LADY CANVASSERS - Wanted experienced person of keed address to call on ladies only, light work, lambdate, box too, sun up-town effice, 1200 flway, NEAF GIRLS about 17 to learn hand embroidery; O'TRICH FEAT ENK.-Wanted, a competent person to take character a finatory, give reference with full name. Address X. Y. Less 163, cun office.

O THICH FEATHERS - Experienced curier wanted,

OPLEATORS on lace and lawn caps, also tearners of taken. OFLER MIG. CO., 7 Clinton place. O'ERATORS and dusbers on tronsers, 100 South REITHER LABY of good to dress for canvassing among ladies; one of exteriore preferred. Address PROMET took 190, can up town office, I also Broadway.

WANTED—A thoroughly experienced operator on ladies undergonated and infusive wear, to take clarge of a work point, eithe salary expected and reference. Address MANTEAUTUBER, box 1-2, Sun office.

WANTED-Refined person of good address for can vassing, one of experience preferred Address PROMPT box 140, Sun up town office, 1,200 Broadway. WANTED-Experienced salesmon for black and relored dress goods.
AllANS A CO. 6th av. and Tist at. WANTED-Experienced operators on Bonnas un chines, dearly embloyment and good wages. Ap 15 at C. L. Woodbillither & Co. 8, 36 Howard St. WANTED-Experienced book folders and coverers b. E. TOMLINSON, 23 Vandewater et.

147 WEST Soft ST -First class milliners wanted; Manted-Males.

A PIRST CLASS only subsumen by steam fitters and guaranteers' supply frome; must have some trade and guaranteernees a description as agreed; land address SUPPLIES, but 162 con up-town office, 1,205 Broadwy. A GENTS WANTED everywhere to selt our steel door HOCHESTER STEEL MAT CO. 214 Greenwich at. A GENTS-Two dollars will start you; send 10 cents for one of each sample. Large troof.

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A CIVE man, about 9. Wanted for city trade will be instructed in our business and samary paid while learning. Apply at store, corner 4th ay and foul at. DIE MARER -A real of fractions ability on dies and tools for brass, position permanent. DIES, box 102, Sun office. DIES, box 102, sun office.

ENERGETH: MAN about 2s, who has had some experience in taking charge of men at work. Wanted for an outdoor job jestion. A man smisable for the business will be specially instructed and paid while learning. Apply at store, is Union square, east. Enterthief stack, a good opening for a live young MARRIED NAN, about 28, who has had some experi-ence looking after then at work, wanted for an ou dust city profiled a suitable berson will be fully in-structed and paid while learning. Apply at store, 192 East but st. PHENIX BOUSE AS Bowers, near tanal at 25 men wanted. Lodgings, 15c., spring beds: face baths. SCIENTATIONY MAKER wanted. 212 Atlantic av., SHOENAKES wanted that can sell alloca. Is Ann at

WASTED - An experienced foreman for window shade factors, this is qualified to take the management of the long cloth and short frame departments Apply 10.

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WANTED-lew good men to work on thiware. Ap-Batents.

PATERTS for inventions produced promptly; low rates Roeder & Brissen, 93 Names at R.Y. Established 1605.

WANTED-Third Awards The ure By tall take for Macappa, April at stage due to A.M.